

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Cristine Elizabeth Jenner  
Scott Allen Jenner  
Debtors

Case No. 18-31568-jpg  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-3

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 24

Date Rcvd: Sep 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2018.

db/db	+Cristine Elizabeth Jenner, Scott Allen Jenner, 1704 Virginia Ave, Lima, OH 45801-2659
25461327	+ALLEN COUNTY DEPT OF JOB AND FAMILY SERVICES, P.O. BOX 4506, LIMA, OH 45802-4506
25461328	+BEST BUY CREDIT SERVICES, PO BOX 78009, PHEONIX, AZ 85062-8009
25461330	+CHASE SLATE, P.O. BOX 6294, CAROL STREAM, IL 60197-6294
25461332	+DISCOVER, P.O. BOX 742655, CINCINNATI, OH 45274-2655
25461334	+MY C UMORTGAGE, 3560 PENTAGON BOULEVARD, SUITE 301, BEAVERCREEK, OH 45431-1706
25461336	+ORTHODONTICS ASSOCIATES, 260 S EASTOWN RD, LIMA, OH 45807-2200
25519962	+Sprint, PO Box 629023, El Dorado Hill, CA 95762-9023

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QWLSWOPE.COM Sep 07 2018 01:53:00 William L. Swope, 610 Tiffin Avenue, Findlay, OH 45840-5718
ust	+E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Sep 06 2018 22:33:10 Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
25461333	EDI: HNDA.COM Sep 07 2018 01:53:00 HONDA FINANCIAL SERVICES, P.O. BOX 5308, ELGIN, IL 60121
25461329	+EDI: CAPITALONE.COM Sep 07 2018 01:53:00 CAPITAL ONE BANK, P.O. BOX 6492, CAROL STREAM, IL 60197-6492
25461331	+EDI: WFNNB.COM Sep 07 2018 01:53:00 COMENITY VICTORIA'S SECRET, P.O. BOX 659450, SAN ANTONIO, TX 78265-9450
25556828	+EDI: CBSKOHL'S.COM Sep 07 2018 01:53:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
25461335	+EDI: RMSC.COM Sep 07 2018 01:53:00 OLD NAVY VISA/SYNCB, P.O. BOX 960017, ORLANDO, FL 32896-0017
25463692	+EDI: PRA.COM Sep 07 2018 01:53:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
25569765	EDI: Q3G.COM Sep 07 2018 01:54:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
25461337	+EDI: RMSC.COM Sep 07 2018 01:53:00 SAM'S CLUB/SYNCHRONY BANK, PO BOX 530942, ATLANTA, GA 30353-0942
25519961	EDI: NEXTEL.COM Sep 07 2018 01:53:00 Sprint, PO Box 4191, Carol Stream, IL 60197
25461338	+EDI: RMSC.COM Sep 07 2018 01:53:00 SYNCHRONY BANK/ASHLEY, P.O. BOX 960061, ORLANDO, FL 32896-0061
25461339	+EDI: RMSC.COM Sep 07 2018 01:53:00 SYNCHRONY BANK/JCP, P.O. BOX 960090, ORLANDO, FL 32896-0090
25461340	+EDI: RMSC.COM Sep 07 2018 01:53:00 TJX REWARDS/SYNCB, PO BOX 530948, ATLANTA, GA 30353-0948
25461341	+EDI: RMSC.COM Sep 07 2018 01:53:00 WALMART/SYNCHRONY BANK, P.O. BOX 530927, ATLANTA, GA 30353-0927
25461342	+EDI: WFFC.COM Sep 07 2018 01:53:00 WELLS FARGO HOME FURNISHINGS, P.O. BOX 71118, CHARLOTTE, NC 28272-1118

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0647-3

User: admin  
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Total Noticed: 24

Date Rcvd: Sep 06, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2018 at the address(es) listed below:

Andrea L. Henning on behalf of Debtor Cristine Elizabeth Jenner andrea@andreahenninglaw.com,  
notices@nextchapterbk.com

Andrea L. Henning on behalf of Debtor Scott Allen Jenner andrea@andreahenninglaw.com,  
notices@nextchapterbk.com

William L. Swope trustee7@sbcglobal.net, wswope@ecf.epiqsystems.com

TOTAL: 3

**Information to identify the case:**Debtor 1 **Cristine Elizabeth Jenner**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5640**

EIN --\_-----

Debtor 2 **Scott Allen Jenner**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1341**

EIN --\_-----

United States Bankruptcy Court **Northern District of Ohio**Case number: **18-31568-jpg****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Cristine Elizabeth Jenner

Scott Allen Jenner

9/6/18**By the court:** JOHN P. GUSTAFSON  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**